B I (Officia	al Form 1) (1/0					Δ D		$\perp \Lambda \perp$				
			ited States Ba n District (•	•	UK	IGII	VAL	•	Voluntary Pet	ition	
Name of I	Name of Debtor (if individual, enter Last, First, Middle): Homaidan, Hilal Khalil				Name of Joint Debtor (Spouse) (Last, First, Middle):							
All Other	Names used by	y the Debtor in		1					y the Joint Debto n, and trade name		ars	
Homai	dan, Helal	K					İ					
	digits of Soc. S han one, state a	Sec. or Indvidua II):	l-Taxpayer I.D	. (ITIN)	No./Complete	e EIN		gits of Soc. S n one, state	Sec. or Indvidual- all):	Taxpayer I.D. (ITIN) No./Co	mplete EIN
Street Add	dress of Debtor	(No. and Stree	t, City, and Sta	ite):			Street Addr	ess of Joint I	Debtor (No. and S	treet, City, and	State):	
	dford Ave	8A					1					
Brookly	yii i v t			F	ZIP CODE 11	205					ZIP CODE	
County of Kings (Residence or o	of the Principal	Place of Busin		on copi.		County of I	tesidence or	of the Principal P	lace of Business		
Mailing A	ddress of Debt	tor (if different		lress):			Mailing Ad	dress of Join	t Debtor (if differ	ent from street	address):	
Vide	Edlogy:	Attn.	Hilal				Alie	torne	Y Cent	ter	NY,	Vν
	aklyn N	1v 112	11	,	ZIP CODE		57	2 4	22	1st Flan	ZID CODE	1000
		sets of Business				ess above):	36	7	- 400	7.00	ZIP CODE	OOI
											ZIP CODE	
	(Form of	of Debtor Organization) k one box.)		(Chec	Natur ck one box.)	e of Busine	SS			nkruptcy Code n is Filed (Chec		h
See Con Part	vidual (include Exhibit D on paperation (includenceship er (If debtor is	s Joint Debtors; age 2 of this for des LLC and LL not one of the al state type of en	m. LP) bove entities,	00 00000	Health Care Single Asset 11 U.S.C. § 1 Railroad Stockbroker Commodity 1 Clearing Bar	Real Estate 101(51B) Broker	e as defined in		hapter 7 hapter 9 hapter 11 hapter 12 hapter 13	Recogniti Main Pro Chapter 1 Recogniti	5 Petition for ion of a Foreig ceeding 5 Petition for ion of a Foreig Proceeding	yn
	A THIS OOK WIG	same type of on	nty ocion.)	🗖	Other	ı.				Nature of Debts Check one box.		
						6 of the Un	able.) organization ited States	debt § 10 indi pers	ts are primarily co s, defined in 11 to 11(8) as "incurred vidual primarily fonal, family, or h	onsumer U.S.C. by an for a	Debts are prir business debt	
		Filing Fee	(Check one bo	ox.)			Check one	hazı	Chapter 1	1 Debtors		
☐ Full	Filing Fee atta	ched.							ousiness debtor as	defined in 11 U	J.S.C. § 101(5	1 D).
sign	ed application	id in installment for the court's c xcept in installn	onsideration co	ertifying	that the debto	r is	Debto	r is not a sm	all business debto	r as defined in 1	1 U.S.C. § 10)1(51D).
☑ Filin	ng Fee waiver r	equested (appli	cable to chapte	r 7 indiv	viduals only).	Must	Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.					
attac	ch signed appli	cation for the co	ourt's considera	ation. Se	ee Official For	m 3B.	Check all a				rom one or me	ora classas
									cordance with 11).	
ł	/Administrati	ve Information	1									CE IS FOR
I	Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					<u> </u>						
Estimated	Number of Cre	editors				Е	7			_ C		NE Z
1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	. 10	0,001- 5,000	25,001- 50,000	50,001- 100,000	Over 100,000		W YORK
Estimated	_					-						~ E_
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000, to \$10 million	to \$50) to	」 50,000,001 5 \$100 hillion	\$100,000,00 to \$500 million	\$500,000,00 to \$1 billion		2: 03	of j
Estimated \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000, to \$10		00,001 \$: 0 to		\$100,000,00 to \$500	\$500,000,00 to \$1 billion			ı

	B ! (Official Form !) (1/08) Page 2			
	Voluntary Petition (This page must be completed and filed in every case.) Name of Debtor(s): Homaidan, Hilal Khalil			
(This page must b	All Prior Bankruptcy Cases Filed Within Last 8 Y			
Location		Case Number:	Date Filed:	
Where Filed: Location		Case Number:	Date Filed:	
Where Filed:		Case (vuinoe).	Date Filed.	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil			
Name of Debtor:		Case Number:	Date Filed:	
District: Ea	stern District of New York	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor whose debts are primarily completed in the have informed the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) It foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the	
Exhibit A	is attached and made a part of this petition.	x		
		Signature of Attorney for Debtor(s)	Date)	
	Exhibit	c		
Does the debtor o	wn or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?	
!		,		
Yes, and E	xhibit C is attached and made a part of this petition.			
₩ No.				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
Ø	Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, general part	tner, or partnership pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a fe		
	Certification by a Debtor Who Resides a (Check all applica			
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the fo	ollowing.)	
	(Name of landlord that obtained judgment)			
_	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

B 1 (Official Form) 1 (1/08)			
Voluntary Petition	Name of Debtor(s);		
(This page must be completed and filed in every case.)	Homaidan, Hilal Khalil		
Sign	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Gignature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)		
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
1.857.204.4021	(Times Name of Foldigh Representative)		
Telephone Number (if not represented by attorney) 10/24/2008			
Date	Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual,		
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Homaidon, Hilal Khalil Case No. (if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

🗖 4. I am not re	equired to receive a cr	edit counseling br	iefing because of:	[Check the
applicable statement.]	[Must be accompanie	ed by a motion for	determination by	the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: 12.4.08

B6I (Official Form 6I) (12/07)		
In re Homaidan Hilal Khalil	Casa No.	

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(if known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is

Debtor's Marital	DEPENDE	NTS OF DEBTOR AN	ND SPOUSE
tatus: Single	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
occupation Cler	K		
Name of Employer	Videology		
Address of Employe 308 Bedford Av	^{xa} Sept 16 to Present rer re		
Brooklyn NY 11	211	<u> </u>	
•	of average or projected monthly income at time filed)	DEBTOR \$ 782.50	SPOUSE \$
	ges, salary, and commissions		
(Prorate if not p Estimate monthly		\$ <u>13.50</u>	\$
SUBTOTAL		\$ 796.00	0 s
LESS PAYROLL	DEDUCTIONS	400.00	_
a. Payroll taxes a	nd social security	\$ 109.26	\$
b. Insurance c. Union dues		\$	\$
	·):	\$	\$
SUBTOTAL OF	PAYROLL DEDUCTIONS	s109.26	5 \$
TOTAL NET MO	NTHLY TAKE HOME PAY	\$686.74	\$
	rom operation of business or profession or farm	\$	\$
(Attach detailed Income from real	,	\$	\$
Interest and divid		\$	\$
the debtor's u	enance or support payments payable to the debtor for se or that of dependents listed above	\$	\$
	r government assistance	¢	¢
Pension or retire	ment income	•	5
Other monthly is		\$	3
(Specify):		\$	<u> </u>
SUBTOTAL OF	LINES 7 THROUGH 13	\$	<u> </u>
AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$686.74	4 \$
	VERAGE MONTHLY INCOME: (Combine column	\$	686.74
als from line 15)		(Report also on Summon Statistical Summa	mary of Schedules and, if applicable, rry of Certain Liabilities and Related Data
D	crease or decrease in income reasonably anticipated to	cooper within the same	following the filing of this documents

36J (Official Form 6J) (12/07)	
In re Homaidan, Hilal Khalil ,	Case No(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	projected monthly expenses of the debtor and the debtor's family at time case filed athly rate. The average monthly expenses calculated on this form may differ from the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the debtor's family at time case filed at the case of the case	
Check this box if a joint petition is filed and debt	or's spouse maintains a separate household. Complete a separate schedule of expe	enditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for	mobile home)	\$
a. Are real estate taxes included? Yes	No	
b. Is property insurance included? Yes	No	
2. Utilities: a. Electricity and heating fuel		\$
b. Water and sewer		\$
c. Telephone		s 70.00
d. Other Mobile Phone		\$
3. Home maintenance (repairs and upkeep)		\$
4. Food		\$ 200.00
5. Clothing		\$
6. Laundry and dry cleaning		\$ 40.00
7. Medical and dental expenses		\$ 200.00
8. Transportation (not including car payments)		\$ 100.00
9. Recreation, clubs and entertainment, newspapers, magazine	zines, etc.	s10.00
10,Charitable contributions		\$
11.Insurance (not deducted from wages or included in hon	ne mortgage payments)	
a. Homeowner's or renter's		\$
b. Life		\$
c. Health		\$60.00
d. Auto		\$
e. Other		\$
12. Taxes (not deducted from wages or included in home to (Specify)		\$
13. Installment payments: (In chapter 11, 12, and 13 cases	, do not list payments to be included in the plan)	
a. Auto	•	\$
b. Other Student Loans		\$ 350.00
c. Other Psychiatrist: Dr. Osman Ali		\$ 600.00
14. Alimony, maintenance, and support paid to others		\$
15. Payments for support of additional dependents not livi	ng at your home	\$
16. Regular expenses from operation of business, profession	on, or farm (attach detailed statement)	\$
17. Other		\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-1' if applicable, on the Statistical Summary of Certain Lia		\$1,630.00
19. Describe any increase or decrease in expenditures reas	onably anticipated to occur within the year following the filing of this document:	
Health Insurance: 160, Car Insurance: Increase of Expenditures	100, Rent: 700, Utilites: 50	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule	1	s <u>686.74</u>
b. Average monthly expenses from Line 18 above		s1,630.00
c. Monthly net income (a. minus b.)		s -943.26

Case 1-08-48275-ess Doc 1 Filed 12/04/08 Entered 12/04/08 14:18:09

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): HO	maidan, Hi	lal. Khali/ CASE NO.:	
	ankruptcy Rule 1073-2(b), the the petitioner's best knowled	e debtor <i>(or any other petitioner)</i> hereby makes the Ige, information and belief:	following disclosure
was pending at any time with are spouses or ex-spouses; (i (v) are a partnership and on partners; or (vii) have, or wi	nin six years before the filing o ii) are affiliates, as defined in se or more of its general part	es of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 107. of the new petition, and the debtors in such cases: 11 U.S.C. § 101(2); (iv) are general partners in the ners; (vi) are partnerships which share one or more ment of either of the Related Cases had, an interest U.S.C. § 541(a).	(i) are the same; (ii) ne same partnership; ore common general
NO RELATED CASE IS	PENDING OR HAS BEEN P	ENDING AT ANY TIME.	
THE FOLLOWING REI	ATED CASE(S) IS PENDIN	G OR HAS BEEN PENDING:	• •
1. CASE NO.:	JUDGE:	DISTRICT/DIVISION:	i .
CASE STILL PENDING (Y	/N): [If closed] Date	e of closing:	•
CURRENT STATUS OF RI	ELATED CASE:	ged/awaiting discharge, confirmed, dismissed, etc.)
THE STATE OF THE S		o NOTE ab ove):	
REAL PROPERTY LISTE SCHEDULE "A" OF RELA	D IN DEBTOR'S SCHEDUI TED CASE:	LE "A" ("REAL PROPERTY") WHICH WAS	ALSO LISTED IN
		DISTRICT/DIVISION:	
CASE STILL PENDING (Y	//N): [If closed] Date	e of closing:	٠.
CURRENT STATUS OF R			
	, , , , ,	ged/awaiting discharge, confirmed, dismissed, etc.	į
MANNER IN WHICH CAS	SES ARE RELATED (Refer to	o NOTE above):	<u>;·</u> `
		E "A" ("REAL PROPERTY") WHICH WAS AL	
			,

DISCLOSURE OF RELATED CASES (cont'd)

		:
3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y/	N): (If closed Date	of closing:
CURRENT STATUS OF REI	LATE D CASE:	· ·
	(Discharg	ed/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASE	S ARE RELATED (Refer to	NOTE ab ove):
		E "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED
	-	who have had prior cases dismissed within the preceding 180 days may equired to file a statement in support of his/her eligibility to file.
TO BE COMPLETED BY DI		TORNEY, AS APPLICABLE:
CERTIFICATION (to be sign	ned by pro se debtor/petition	er or debtor/petitioner's attorney, as applicable):
I certify under penalty of perj except as indicated elsewhere		tcy case is not related to any case now pending or pending at any time,
Signature of Debtor's Attorn	ey	Signature of Pro Se Debtor/Petitioner AFRICATION AFRICATION Separation of Pro Se Debtor/Petitioner Mailing Address of Debtor/Petitioner NY NY 10011 City, State, Zip Code 857 204 4021 Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result,

USBC 2

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK 271 Cadman Plaza East, Suite 1595 Brooklyn, New York 11201-1800 (347) 394-1700 Case No. HOMAIDAN, Hilal Khalil Chapter Debtor(s) NOTICE TO PRO SE DEBTORS If you are filing a petition in bankruptcy without an attorney representing you (pro-se), please complete the following: Debtor(s) Names(s): Homaidan, Hilal khalil Ali Forney Center Address: 527 W22nd St 1"+ FL NY, NY 10011 Telephone No. 857 204 4021 PLEASE CHECK THE APPROPRIATE BOXES: I/WE PAID THE FILING FEE IN FULL TIWE APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF FILING FEE PREVIOUS FILINGS CASE NUMBERS 1. 2. 3. I/WE DID NOT HAVE ASSISTANCE IN PREPARATION/FILING OF PETITION AND SCHEDULES I/WE HAD ASSISTANCE IN PREPARATION/FILING OF PETITION AND SCHEDULES (If 1 this box is checked, please complete the following) NAME OF PERSON THAT ASSISTED ADDRESS TELEPHONE AMOUNT PAID DATE OF PAYMENT_____ Mar

Dated:

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 Page 2

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petit Address:	preparer is not an individual number of the officer, pr	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, o partner of the bankruptcy petition preparer.) (Require by 11 U.S.C. § 110.)		
x	·			
Signature of Bankruptcy Petition Preparer or offic principal, responsible person, or partner whose So Security number is provided above.				
	Certificate of the Debtor			
I (We), the debtor(s), affirm that I (we) h Jonailah Hilah Kha Printed Name(s) of Debtor(s)	ave received and read this notice X Signature of Debtor	12.4. 08 Date		
Case No. (if known)	X	Date		

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

HOMALDAN, H;	lal khal; l
In Re:	<i>x</i>
	Case No.
	Chapter
Debtor(s)	Amend between species of the species
VERIFICATION OF CREDIT	TOR MATRIX/LIST OF CREDITORS
	or attorney for the debtor(s) hereby verifies that ed herein is true and correct to the best of his or her
Dated: 12-4.08	Debtor
	Joint Debtor
	Attorney for Debtor

USBC-44

Bank of America NA P O Box 25118 Tampa FL 33622-5118

Bank of America P O Box 1390 Norfolk VA 23501

Cablevision Optimum P O Box 9256 Chelsea MA 02150-9256

Con Edison Cooper Station P O Box 138 New York NY 10276-0138

DSNB MACYS 9111 Duke Blvd Mason OH 45040-8999

HSBC Best Buy POB 15521 Wilmington DE 19805

JPMorgan Chase Bank NA P O Box 260180 Baton Rouge LA 70826-180

Lending Club Corporation 440 N Wolfe Rd 3d Floor Sunnyvale CA 94085

Marshall Ellison 9052 Fort Hamilton Pkwy Suite 1R Brooklyn NY 11209 National Grid Customer Correspondence One MetroTech Center 16th Floor Brooklyn NY 11201

NYC Department of Finance Office of Legal Affairs Enforcement Attorneys Unit 66 John Street New York, NY 10038

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